```
Set      Items    Description
S1      611421    FRAUD? OR DECEPTION? OR THEFT OR THIEV? OR LARCENY OR STEA--
                  L? OR ROBBERY OR CHEAT? OR SWINDL? OR DISHONEST?
S2    11595240    CALCULAT? OR DETERMIN? OR COMPUT??? OR FIGURE??? OR ESTIMA-
                  T? OR GAUG?
S3     6701209    POTENTIAL? OR LIKELIHOOD OR RELATIVE OR POSSIBL? OR PROBAB-
                  LE OR PROBABILITY OR LIKELY
S4     5503784    CHECK??? OR COMPAR??? OR VERIFY? OR VERIFI? OR CONFIRM??? -
                  OR VALIDAT? OR AFFIRM? OR CORROBORAT? OR AUTHENTICAT?
S5      509807    (PURCHASER? OR BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER?
                  OR USER?)(1W)(DATA OR INFO OR INFORMATION) OR (SHIP? OR DELI-
                  VERY OR BILL?)(2W)ADDRESS? OR (AREA OR POSTAL)()CODE? OR PHON-
                  E()NUMBER? OR ZIP
S6     4413085    RISK OR RISKS OR CHANCE OR SCORE
S7      206969    S2(4N)S3
S8        8185    S7 AND S1
S9        8631    S4(5N)S5
S10         53    S8 AND S9
S11         15    S10 NOT PY>1999
S12         12    RD (unique items)
File    9:Business & Industry(R) Jul/1994-2005/Oct 26
          (c) 2005  The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2005/Oct 27
          (c) 2005 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2005/Oct 28
          (c) 2005 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2005/Oct 27
          (c) 2005 The Gale Group
File  16:Gale Group PROMT(R) 1990-2005/Oct 27
          (c) 2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2005/Oct 28
          (c)2005 The Gale Group
```

12/3,K/1   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005   The Gale Group. All rts. reserv.

02009271 Supplier Number: 25481522   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Debit Cards on the Internet
(European point-of-sale credit-card transactions amounted to $489 bil in
 1998; total payments over the Internet in Europe amounted to $773 mil)
Credit Card Management, v 12, n 8, p 94
November 1999
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2809

      (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...although access channels will be more diverse. Smart cards, digital TV,
mobile phones and personal **computers** are **likely** to be equally
important, contrasting with mainly PC-based access in the U.S.

Widespread...

...by his bank.
With credit cards, issuers have been willing to run the risks of **fraud** in
order to stake out a position in Internet payments. In practice, more
problems have arisen with chargebacks and disputes, particularly over
recurring payments, than with **fraud** .

Interchange applied to credit cards and offline debit cards also is
substantially higher than for...

...cardholder to input a card number and PIN--and that's the open door to
fraud on the Internet," he says, adding that a bogus Internet merchant can
use such data...

...without it," says Armand Linkens, chief executive of Proton World
International, who has suffered Internet **fraud** on his personal credit
card. "But the procedure is just too complex, and I don...

...card is not present. In addition, they have better address verification
systems than Europeans to **confirm** buyers' **shipping** **addresses** .

Chip-Based Solutions

The main purpose of SET is to provide stronger authentication of the...
...site says: "None of the customers who has shopped at Amazon.co.uk has
reported **fraudulent** use of a credit or debit card as a result of
purchases made with us...

12/3,K/2   (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005   The Gale Group. All rts. reserv.

02006052 Supplier Number: 25480637   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Security Issues Key to Debit Card use on Internet
(In Europe, the point-of-sale volume on Visa and Europay cards totaled $489
 bil in 1998, with e-commerce payments generating revenue of $773 mil)
Card Marketing, v 3, n 10, p 54+

November 1999
DOCUMENT TYPE: Journal   ISSN: 1095-6263   (United States)   ·
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 2392

        (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...although access channels will be more diverse. Smart cards, digital TV,
mobile phones, and personal **computers** are **likely** to be equally
important, contrasting with mainly PC-based access in the United States.

Widespread...

...by his bank.
With credit cards, issuers have been willing to run the risks of **fraud** in
order to stake out a position in Internet payments. In practice, more
problems have arisen with chargebacks and disputes, particularly over
recurring payments, than with **fraud** .

Interchange applied to credit cards and offline debit cards also is
substantially higher than for...

...cardholder to input a card number and PIN- and that's the open door to
fraud on the Internet," he says, adding that a bogus Internet merchant can
use such data...

...without it," says Armand Linkens, chief executive of Proton World
International, who has suffered Internet **fraud** on his personal credit
card. "But the procedure is just too complex, and I don...

...card is not present. In addition, they have better address verification
systems than Europeans to **confirm** buyers' **shipping**   **addresses** .

Chip-based solutions

The main purpose of SET is to provide stronger authentication of the...

 12/3,K/3 ·   **(Item 3 from file: 9)**
DIALOG(R)File   9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

01662860 Supplier Number: 24417937   (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Using Artificial Intelligence, Equifax Says, Increases Its Ability to Spot
  Bad Checks**
**(Equifax is using artifical intelligence software from Neuristics to
  improve its efforts against check** fraud **)**
American Banker, v 163, n 199, p 9
October 16, 1998
DOCUMENT TYPE: Newspaper   ISSN: 0002-7561   (United States)
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 307

        (USE FORMAT 7 OR 9 FOR FULLTEXT)
**(Equifax is using artifical intelligence software from Neuristics to
  improve its efforts against check** fraud **)**

TEXT:
...said, it has determined that artificial intelligence can improve

significantly the chances of fighting check **fraud** .

The check services division of the Atlanta credit and consumer information
company last fall installed artificial intelligence software from
Neuristics Corp. to reduce the risk of authorizing **fraudulent** checks.
Equifax evaluates the background of people and companies that present
checks to its more...
...vice president and general manager of Equifax check services in St.
Petersburg, Fla.

Merchants swipe **checks** through a reader, which captures **customer   data**
and sends it to Equifax. The Neuristics software examines the customers'
check-writing history and...

...number. The software also factors in the retailer's industry and
location.

This yields a **calculation** of how **likely** the check is to bounce. An
approval or disapproval message usually comes back in less...

 12/3,K/4   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01314839   SUPPLIER NUMBER: 07877744   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Computer security: new managerial concern for the 1980s and beyond.
Bidgoli, Hossein; Azarmsa, Reza
Journal of Systems Management, v40, n10, p21(7)
Oct, 1989
ISSN: 0022-4839   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3548   LINE COUNT: 00296

...   is unknown. Studies by NCCD, however, estimate that 44% of the
computer crimes are money **theft** , 16% damage to software, 10% **theft** of
information or programs, 12% alteration of data and 10% theft of service.
     Security awareness and the importance of a comprehensive security
system are increasing rapidly...

...the target of unauthorized use, such as divulging the employee's record,
changing the financial **figures** and **possible** destruction of an
organization's data files, which would be disastrous for both the
organization...

...outside of the organization. Computer disaster can be caused by
embezzlement (breach of trust) and **fraud** (**deception** by somebody not in
a position of trust).
     Some of these threats are controllable, some...transmission media
such as phone lines, satellites, microwaves, coaxial cables and fiber optic
cables. Upon **verification** of the **user** , the **data** can be decoded into
plain text. In the network environment, encryption is becoming a common...

...the access control to computers and the available devices that secure
computers from acts of **theft** . For the majority of organizations, physical
security is often the primary concern. It has been...7. Keep sensitive
data, software and printouts locked up to reduce the chance of accessing,
stealing or altering the information.   \
     8. Exit from the program/system promptly. Log off and turn...

12/3,K/5   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

07384183   Supplier Number: 61427971   (USE FORMAT 7 FOR FULLTEXT)
Debit Cards on the Internet.
Rolfe, Richard
Credit Card Management, v12, n8, p94
Nov, 1999
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2933   .

...   although access channels will be more diverse. Smart cards, digital
TV, mobile phones and personal **computers** are **likely** to be equally
important, contrasting with mainly PC-based access in the U.S.
      Widespread...

...by his bank.
      With credit cards, issuers have been willing to run the risks of
fraud in order to stake out a position in Internet payments. In practice,
more problems have arisen with chargebacks and disputes, particularly over
recurring payments, than with **fraud** .
      Interchange applied to credit cards and offline debit cards also is
substantially higher than for...
...cardholder to input a card number and PIN--and that's the open door to
fraud on the Internet," he says, adding that a bogus Internet merchant
...without it," says Armand Linkens, chief executive of Proton World
International, who has suffered Internet **fraud** on his personal credit
card. "But the procedure is just too complex, and I don not present. In
addition, they have better address verification systems than Europeans to
confirm buyers' **shipping   addresses** .
      Chip-Based Solutions
      The main purpose of SET is to provide stronger authentication of the
...

...site says: "None of the customers who has shopped at Amazon.co.uk has
reported **fraudulent** use of a credit or debit card as a result of
purchases made with us...

12/3,K/6   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06863052   Supplier Number: 57437048   (USE FORMAT 7 FOR FULLTEXT)
E-commerce: What Happens After You Click Enter?(Statistical Data Included)
Witt, Clyde E.
Material Handling Engineering, v54, n11, p39
Oct, 1999
Language: English   Record Type: Fulltext
Article Type: Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count: 4873

...   the consumer does not have to be home when the goods are delivered.
Issues of **theft** and freshness of product must be overcome, however.
Another company, in the Boston area, will...Financial experts predict that
after Webvan adds in delivery vans, humans and inventory, the investment
figure could be substantially higher -- **possibly** $4 billion.

In less than two months, Webvan had a client list of about 20...
personal schedules," says Waksberg.

Descartes' geocoding component adds more efficiency by enabling
companies to immediately **verify** the **shipping   address** at the time the
order is being placed. This eliminates delivery problems and delays. The...

12/3,K/7   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

11772405   SUPPLIER NUMBER: 58061578   (USE FORMAT 7 OR 9 FOR FULL TEXT)
TOP 50 EUROPE.
Manufacturing Systems Europe, 2, 5, 22
Sept, 1999
ISSN: 0748-948X   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: ꞏ 32679   LINE COUNT: 02716

...   management of plant data.
Aspen's goal is to help plants operate at their true **potential** by
determining the optimal balance of physical and capital resources required
to maximize output and improve profits...allow companies to build Web-based
systems through which their customers can place orders, receive **customer**
support **information** , and **check** billing status.
According to Singh, combining these systems with i2's Rhythm planning
& scheduling applications...They don't make the software--they make it
better
Without doubt, ILOG is a **stealth** solutions provider in the supply
chain management (SCM) software space, and certainly one of the...

12/3,K/8   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

11590075   SUPPLIER NUMBER: 55905501   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Kvetch yap comply.(Know Your Consumer regulations)
Foster, Beverly
Journal of Lending & Credit Risk Management, 81, 7, 18(6)
March, 1999
ISSN: 1088-7261   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3525   LINE COUNT: 00280

...ABSTRACT: take effect in April 2000, are primarily aimed at mitigating
the risks of committing financial **fraud** among depositors, bankers and
lenders. Consumer rights advocates denounce these rules, claiming that
stringent KYC...

...believe that KYC rules would only empower financial regulators and some
banking officials to conduct **fraudulent** activities. On the other hand,
industry observers have expressed confidence that the proposed KYC rules...
...   Lloyd, "we are installing another piece of software that is
designed to detect new account **fraud** . While it serves a KYC purpose, it's
not intended just for KYC. Our system will look at basic **customer**
information and issue warnings, **validate** customer identification to some
extent, and look at **fraudulent** customer profiles. We're also looking at
some other software that basically monitors an account...

...at transactions outside the parameters of normal activity. Many things a
bank does now for **fraud** protection, such as patterns of kiting, may not

be thought of as KYC. But what...

...to open a checking account, how far should a bank employee have to go to **determine** that person's most **likely** source of funds?," asks Pierce. "Would we have to ask, 'Where does your money come...considerable amount of training," he says. "True, financial institutions already do a substantial amount of **fraud** prevention-related monitoring and we do file SARs in connection with apparent **fraud** and apparent money-laundering activity. But most of our monitoring systems are deposit-related and...

...activity. Employees posting payments have an opportunity to see something." The bank has an "800" **fraud** hotline that goes to the security office and has offered an incentive to employees to spot and report **fraud** . The training program, rolled out over 1997 and 1998, already has triggered a number of many U.S.-based banks to comply with reporting requirements intended to prevent **fraud** . In a regulation that covers both new and existing customers, successful bank compliance with Know...

12/3,K/9   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10556418   SUPPLIER NUMBER: 21226524   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Using Artificial Intelligence, Equifax Says, Increases Its Ability to Spot Bad Checks.(Brief Article)
Luhby, Tami
American Banker, v163, n207, p9(1)
Oct 16, 1998
DOCUMENT TYPE: Brief Article   ISSN: 0002-7561   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 343   LINE COUNT: 00031

TEXT:
    ...said, it has determined that artificial intelligence can improve significantly the chances of fighting check **fraud** .
...   last fall installed artificial intelligence software from Neuristics Corp. to reduce the risk of authorizing **fraudulent** checks. Equifax evaluates the background of people and companies that present checks to its more...

...vice president and general manager of Equifax check services in St. Petersburg, Fla.
    Merchants swipe **checks** through a reader, which captures **customer data** and sends it to Equifax. The Neuristics software examines the customers' check-writing history and...

...number. The software also factors in the retailer's industry and location.
    This yields a **calculation** of how **likely** the check is to bounce. An approval or disapproval message usually comes back in less...

12/3,K/10   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10463558   SUPPLIER NUMBER: 21136769   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Avoiding credit fraud **with due diligence.**
Kerins, James

Avoiding credit fraud **with due diligence.**
...   risk is part of any business transaction. But how can the diligent .
credit manager prevent **fraud** before it happens - or, at least, minimize
all the risks that it will?
      The best...

...As every credit manager is well aware, technology now plays a major role
in the **fraudsters** ' ability to defraud creditors. With the right desktop
publishing software, legitimate business documents can be...

...good business practice to accept official-looking documentation at face
value.
      To counteract the vast **potential** for **fraud** created by **computers** ,
credit managers need to train their personnel in reviewing and analyzing
all the different documents...

...be.   ˙
      In addition, it is critical to make effective use of the same tool
that **fraudsters** themselves use. Some basic document verification
processes can be .completed using a range of commercially available
databases. Sophisticated users of these databases will be able to **gauge**
potential risk in a matter of minutes. But with the analysis of data in
which there...

...the principals), there should be nothing to worry about.
      The next stage of preventing credit **fraud** falls under the rubric of
minimizing the risks. Here the diligent credit manager will want to address
the risks inherent in the delivery of the product - from the potential
fraudsters ' perspective. "Product diversion" or misrepresenting to the
manufacturer the market it will be shipped and sold to, is a thriving
business for **fraudsters** .
      An appropriate level of due diligence on the " **ship** to" **address**
should supplement all previous **verification** efforts. Here is a brief list
of the basic searches that should be made to **verify** the legitimacy of the
 shipping **address** : **address** **check** , **phone** **number** -to-address cross
check , **phone** **number** -to-company name cross **check** , surrounding
businesses check, and the property ownership/-square footage check.
      This checklist of searches can...

...affiliations, if such exist. The latter plays a role in minimizing risk
because a favorite **fraudster** ploy is to establish multiple business
identities at various addresses or to use the same...

...dramatically. This could be an important red flag alerting the credit
manager to a potential **fraud** in progress.
      Finally, it is all too easy for some **fraudsters** to inflict repeated
losses on businesses that do not retain institutional knowledge of prior
fraud by the same phony businesses. Often the collection department
doesn't communicate with the credit department, so while a **fraudster** may
be well known to the company's collections agent, the same person will be
...

...e., the right database to learn from your past mistakes.
      In overview, the level of **fraudster** sophistication varies widely,
from simple, direct, small-dollar **fraud** , to complex gray market or

diversion schemes which deploy a series of corporations and subsidiaries...
...bottom line in a favorable way.
     James Kerins is the chief operations officer of National **Fraud**
Center. NFC, based in Horsham, PA, provides complete multi-sector **fraud**
detection and. prevention services. They serve the credit, computer,
banking, wireless and insurance industries through proactive and reactive
fraud deterrent products, investigative support, corporate due diligence
and data analysis for **fraud** prosecution.

     12/3,K/11   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08831765   SUPPLIER NUMBER: 18390235   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Putting real teeth into your data security.(Cover Story)
Hooper, Paul; Page, John
National Public Accountant, v41, n5, p13(10)
May, 1996
DOCUMENT TYPE: Cover Story   ISSN: 0027-9978   LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6418   LINE COUNT: 00555

TEXT:
     ...of misleading financial statements (in the case of auditors) or the
prevention or discovery of **theft** (in the case of the police and FBI).
However, these external controls cannot be counted...
...   computer will always consistently check the credit limit.
     Motivation
     The computer does not have any **dishonest** or disloyal motivations,
since the machine cannot profit from any misstatement. The employee, on the
...systems are susceptible to numerous types of error, such as incorrect
calculations and mispostings. With **computer** -based systems, the **potential**
 for these types of errors is generally reduced; however, new and different
sources of errors...data file changes are backed up by properly authorized
transactions.
     Concentrated Information Is Easier to **Steal**
     Manual records are often so bulky that **stealing** them would present
serious logistical problems in just moving the vast quantity of material.
Additionally...

...for people to neglect checking the computer's accuracy and to simply
assume that the **computer** is correct. One **potential** **computer** thief
took advantage of that attitude by modifying the payroll deductions for
employees at his...update balances and process loan payments by hand,
tripling transaction times and increasing exposure to **fraud** because the
·tellers could only check transactions over $500.
     United Stationers, a large office products...
...tales and techniques for computer break-ins. They trade passwords,
debate the fine points of **stealing** long-distance calls, give tutorials on
how to find and eliminate "Feds," provide primers for rookie "hacklings,"
post **phone** **numbers** such as Citibank's **checking** and credit-card
records; and provide instructions for tapping into systems such as Dun &
Bradstreet...

...its computer system. As a result, an international CPA firm estimates
the cost of computer **fraud** losses, corporate espionage and general
trouble at more than $3 billion per year.
     Errors Can Be Introduced During Communications
     In addition to the other **possible** errors in any **computer** system,

the data being transmitted can become corrupted during communication due to power surges, noise...back up data and store them in
                                        secure locations.
                               * Protect microcomputer equipment from
                                 damage and **theft** .
                               * Arrange for disaster recovery.
     System development   * Test applications thoroughly to be sure
     tasks   they perform...would be performed by
separate employees,;
     * the speed with which both unintentional mistakes and deliberate
fraud can spread system-wide;
     * faulty hardware, software, application programs, or system design;
     * the impossibility of...

...is small and easy to use, so safeguards must be in place to guard against **theft** , unauthorized access to data and infection by a computer virus.
     In doing their work, auditors...

 12/3,K/12   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05921390   SUPPLIER NUMBER: 12650463   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Technology explosion shapes marketing's future.
Moore, Anne Morgan
Bank Marketing, v24, n5, p24(4)
May, 1992
ISSN: 0888-3149   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3171   LINE COUNT: 00270

TEXT:
     The 1990s will belong to the banks that can help make **theft**
customers' lives easier. This change will be accomplished in part through
new opportunities afforded by...
...   a way to electronically reproduce a document and then store and
dissiminate that image via **computer** . **Possible** financial services
applications include checking account statements, credit card drafts and
other documents. American Express...of the functions consolidated
statements can perform.
     Given the trend toward more convenient and accessible **customer**
information , the new **checking** account statement technology may well be
on the way to becoming a requirement, something providers...

Set	Items	Description
S1	611421	FRAUD? OR DECEPTION? OR THEFT OR THIEV? OR LARCENY OR STEA-L? OR ROBBERY OR CHEAT? OR SWINDL? OR DISHONEST?
S2	11595240	CALCULAT? OR DETERMIN? OR COMPUT??? OR FIGURE??? OR ESTIMA-T? OR GAUG?
S3	6701209	POTENTIAL? OR LIKELIHOOD OR RELATIVE OR POSSIBL? OR PROBAB-LE OR PROBABILITY OR LIKELY
S4	5503784	CHECK??? OR COMPAR??? OR VERIFY? OR VERIFI? OR CONFIRM??? - OR VALIDAT? OR AFFIRM? OR CORROBORAT? OR AUTHENTICAT?
S5	509807	(PURCHASER? OR BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR USER?)(1W)(DATA OR INFO OR INFORMATION) OR (SHIP? OR DELI-VERY OR BILL?)(2W)ADDRESS? OR (AREA OR POSTAL)()CODE? OR PHON-E()NUMBER? OR ZIP
S6	4413085	RISK OR RISKS OR CHANCE OR SCORE
S7	206969	S2(4N)S3
S8	8185	S7 AND S1
S9	8631	S4(5N)S5
S10	53	S8 AND S9
S11	15	S10 NOT PY>1999
S12	12	RD (unique items)
S13	8992661	NON()PERSONAL OR NONPERSONAL OR ELECTRONIC OR ON()LINE OR - ONLINE OR INTERNET OR DIGITAL?
S14	19308119	TRANSACTION? OR SALE? OR COMMERCE OR SHOP? OR RETAIL? OR - SELLING OR PURCHAS? OR MARKETING
S15	871869	S13(2W)S14
S16	38533	S15 AND S1
S17	601	S16 AND S9
S18	56	S17 AND S2(5N)(S3 OR S6)
S19	8	S18 NOT PY>1999
S20	7	RD (unique items)

```
File   9:Business & Industry(R) Jul/1994-2005/Oct 26
          (c) 2005  The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2005/Oct 27
          (c) 2005 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2005/Oct 28
          (c) 2005 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2005/Oct 27
          (c) 2005 The Gale Group
File  16:Gale Group PROMT(R) 1990-2005/Oct 27
          (c) 2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2005/Oct 28
          (c)2005 The Gale Group
```

20/3,K/1   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005   The Gale Group. All rts. reserv.

02009271 Supplier Number: 25481522   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Debit Cards on the Internet
(European point-of-sale credit-card transactions amounted to $489 bil in
  1998; total payments over the Internet in Europe amounted to $773 mil)
Credit Card Management, v 12, n 8, p 94
November 1999
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2809

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:
...Europe there are competing standards for transaction encryption,
including Secure Socket Layers (SSL) and Secure **Electronic   Transactions**
(SET). According to tabular information from the European Card Review,
there are 71 SET-enabled...

TEXT:
If you believe the pundits, **electronic   commerce** will revolutionize
consumer payments as we know it--and it would be wrong to bet...

...disks and computer software, many are for services such as pornography
and gambling.

Over time, **electronic   commerce** may well be as popular in Europe as in
the U.S., although access channels will be more diverse. Smart cards,
digital TV, mobile phones and personal **computers** are **likely** to be
equally important, contrasting with mainly PC-based access in the U.S.

Widespread...

...the Danish and Belgian interbank companies. Interpay, PBS and Banksys
are implementing SET, the Secure **Electronic   Transactions** protocol,
while Switch relies on SSL, the Secure Socket Layers protocol developed by
Microsoft Corp...

...called digital certificates, has stronger technology than SSL to ensure
that all parties to an **Internet   transaction** are legitimate, but SSL
backers dispute the need for such security, not to mention SET...

...is not used on the Internet.

Earlier this year, Sandra Alzetta, senior vice president for **electronic**
commerce at London-based Visa European Union, noted that e-commerce
payments accounted for 1% of...

...by his bank.

With credit cards, issuers have been willing to run the risks of **fraud** in
order to stake out a position in Internet payments. In practice, more
problems have arisen with chargebacks and disputes, particularly over
recurring payments, than with **fraud** .

Interchange applied to credit cards and offline debit cards also is
substantially higher than for...

...cardholder to input a card number and PIN--and that's the open door to
fraud on the Internet," he says, adding that a bogus Internet merchant can
use such data...
...s missed everything that's going on in this world."

Says George Pace, manager for **electronic** **commerce** at Streamline
Merchant Services, the National Westminster Bank affiliate which is the
U.K.'s...

...without it," says Armand Linkens, chief executive of Proton World
International, who has suffered Internet **fraud** on his personal credit
card. "But the procedure is just too complex, and I don...

...past 15 years for their mail order/telephone order business, whose key
characteristic--like an **Internet** **transaction** --is the fact that the card
is not present. In addition, they have better address verification systems
than Europeans to **confirm** buyers' **shipping** **addresses** .

Chip-Based Solutions

The main purpose of SET is to provide stronger authentication of the...

...hard," says Olivier Stoica, manager of acceptance development at
Europay.
In Europe, the proportion of **Internet** **transactions** fulfilled
crossborder is over 30%, which compares with 13% of U.S. **Internet**
transactions exported. Disputed transactions are bad news for all
concerned wherever they occur, but across borders...

...certificate and form of payment have been stored in the wallet, the
consumer can buy **online** .

 Transaction information is routed through the Interpay gateway for
authorization. It is then forwarded to the...

...com, are market leaders in Internet payments without, so far, needing
the high-level Secure **Electronic** **Transactions** (SET) standard. In
Britain, Amazon.co.uk's Web site says: "None of the customers who has
shopped at Amazon.co.uk has reported **fraudulent** use of a credit or debit
card as a result of purchases made with us...

   20/3,K/2   (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
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02006052 Supplier Number: 25480637   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Security Issues Key to Debit Card use on Internet
(In Europe, the point-of-sale volume on Visa and Europay cards totaled $489
  bil in 1998, with e-commerce payments generating revenue of $773 mil)
Card Marketing, v 3, n 10, p 54+
November 1999
DOCUMENT TYPE: Journal ISSN: 1095-6263   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2392

    (USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...1999, with Europe accounting for 13% of that, according to Jupiter
Research. In the future, **electronic   commerce** , digital TV, smart cards,
and mobile phones may be as popular in Europe as in...

...certificate; chip-based solutions; and crossing borders with SET are
discussed. A table lists Secure **Electronic   Transactions** (SET)-enabled
merchants in Europe.   .   ...

TEXT:
...or your competitors, says Michael Dell, founder, Dell Computer Corp.

If you believe the pundits, **electronic   commerce** will revolutionize
consumer payments as we know it -- and it would be wrong to bet...
...are in the United States, using credit cards.

The key to greater volume

Over time, **electronic   commerce** may well be as popular in Europe as in
the United States, although access channels will be more diverse. Smart
cards, digital TV, mobile phones, and personal **computers** are **likely** to
be equally important, contrasting with mainly PC-based access in the United
States.

Widespread...

...the Danish and Belgian interbank companies. Interpay, PBS and Banksys
are implementing SET, the Secure **Electronic   Transactions** protocol,
while Switch relies on SSL, the Secure Socket Layers protocol developed by
Microsoft Corp...

...called digital certificates, has stronger technology than SSL to ensure
that all parties to an **Internet   transaction** are legitimate, but SSL
backers dispute the need for such security, not to mention SETs...

...is not used on the Internet.
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...by his bank.

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Interchange applied to credit cards and offline debit cards also is
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transactions exported. Disputed transactions are bad news for all
concerned wherever they occur, but across borders...
...certificate and form of payment have been stored in the wallet, the
consumer can buy **online** .

Transaction information is routed through the Interpay gateway for
authorization. It is then forwarded to the...

 20/3,K/3 .   **(Item 1 from file: 16)**
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

07384183   Supplier Number: 61427971   (USE FORMAT 7 FOR FULLTEXT)
Debit Cards on the Internet.
Rolfe, Richard
Credit Card Management, v12, n8, p94
Nov, 1999
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2933

...   or your competitors, says Michael Dell, founder, Dell Computer
Corp.
     If you believe the pundits, **electronic** **commerce** will
revolutionize consumer payments as we know it--and it would be wrong to bet
...

...disks and computer software, many are for services such as pornography
and gambling.
     Over time, **electronic** **commerce** may well be as popular in Europe
as in the U.S., although access channels will be more diverse. Smart cards,
digital TV, mobile phones and personal **computers** are **likely** to be
equally important, contrasting with mainly PC-based access in the U.S.
     Widespread...

...the Danish and Belgian interbank companies. Interpay, PBS and Banksys
are implementing SET, the Secure **Electronic** **Transactions** protocol,
while Switch relies on SSL, the Secure Socket Layers protocol developed by
Microsoft Corp...

...called digital certificates, has stronger technology than SSL to ensure
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electronic   commerce at London-based Visa European Union, noted that
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more problems have arisen with chargebacks and disputes, particularly over
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than Europeans to **confirm** buyers' **shipping   addresses** .
     Chip-Based Solutions
     The main purpose of SET is to provide stronger authentication of the
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consumer can buy **online** .
     Transaction information is routed through the Interpay gateway for
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...com, are market leaders in Internet payments without, so far, needing
the high-level Secure **Electronic   Transactions** (SET) standard. In
Britain, Amazon.co.uk's Web site says: "None of the customers who has
shopped at Amazon.co.uk has reported **fraudulent** use of a credit or debit
card as a result of purchases made with us...

  20/3,K/4   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06863052   Supplier Number: 57437048 (USE FORMAT 7 FOR FULLTEXT)
E-commerce: What Happens After You Click Enter?(Statistical Data Included)
Witt, Clyde E.

Material Handling Engineering, v54, n11, p39
Oct, 1999
Language: English   Record Type: Fulltext
Article Type: Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count: 4873

...   the consumer does not have to .be home when the goods are delivered.
Issues of **theft** and freshness of product must be overcome, however.
Another company, 'in the Boston area, will...

...into a 70,000-square-foot building to handle its $30 million in current
annual **Internet** grocery **sales** .
      Although many of the e-commerce grocery companies partner with major
manufacturers, the distribution centers...Financial experts predict that
after Webvan adds in delivery vans, humans and inventory, the investment
figure could be substantially higher -- **possibly** $4 billion.
      In less than two months, Webvan had a client list of about 20...
personal schedules," says Waksberg.
      Descartes' geocoding component adds more efficiency by enabling
companies to immediately **verify** the **shipping**   **address** at the time the
order is being placed. This eliminates delivery problems and delays. The...
new on-line services claim.
      Who will be the winners in this new world of **on** - **line** grocery
shopping ? According to the most recent Wholesale/Retail Distribution
Center Benchmark Report, published by Food Distributors...

...sales. Will consumers follow this convenience issue all the way to the
computer and embrace **on** - **line**   **shopping** ? A lot of people are wagering a
lot of money that they (we) will.
      As...

...that wholesalers and the material handling industry will be the
benefactors in this push for **on** - **line**   **shopping** or any growth in the
food industry. The size of the food industry market is...

 20/3,K/5   **(Item 1 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

11772405   SUPPLIER NUMBER: 58061578   (USE FORMAT 7 OR 9 FOR FULL TEXT)
TOP 50 EUROPE.
Manufacturing Systems Europe, 2, 5, 22
Sept, 1999
ISSN: 0748-948X   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 32679   LINE COUNT: 02716

...   longer desirable to think of the core ERP system as separate from
industry-specific solutions, **electronic**   **commerce** , or customer
relationship management (CRM) applications," Lange says. "They all need to
be part of...

...applications.
      The thrust of SAP's Web commerce strategy is to blend the tide of
Internet   **commerce** with companies' existing ERP infrastructures and user
interfaces. "We're able to bring the same...

...extend that flow of information to their customers and suppliers through
a comprehensive model for **electronic**   **commerce** and collaboration," Lange

says.
       SAP's strongest growth was in the Americas last year, where...provide
additional capabilities to Movex users. He says Java is especially critical
to Intentia's **electronic   commerce** strategy because Java is "recognized
as the language of the Internet."
       In unveiling the Java...

...medium-sized manufacturers and distributors need to conduct business
today--including advanced planning & scheduling and **electronic   commerce**
capabilities. Koepfler also notes that Intentia will continue its
long-standing tradition of developing specific...a level playing field."
       One differentiator, though, has been the company's development of its
 electronic   commerce suite, for which JBA has partnered with IBM for its
net.commerce software. For the...

...applications. Typically, they purchase millions of items a year, so if
they can move to **electronic   purchasing** , they can cut costs. We have
enabled them to use an electronic catalog to make...upcoming applications,
which have not yet been named, will provide inter- and intra-business
communication, **electronic   commerce** , and business intelligence
functions. The BizWorks technologies will enhance these applications, says
McCarron. For example...

...added business intelligence abilities to PRMS this past year, as well as
new workflow and **electronic   commerce** functions." In the near future,
says McCarron, an integrated PRMS/Warehouse Boss solution will be...
existing ones," he says. "The system also can easily accommodate new
technology that emerges-the **Internet** , **electronic   commerce** , or new
appliances such as cell phones or palmtops that our customers may want to
...management of plant data.
       Aspen's goal is to help plants operate at their true **potential** by
determining the optimal balance of physical and capital resources required
to maximize output and improve profits...euro--capabilities. And early this
year, the company enhanced the Global Series with its new **electronic
commerce** solution called Scala.Solutions. The product allows distributors
or sales representatives to dial into the...

...Scala plans to continue offering a single global solution, based on
Microsoft technology, with strong **electronic   commerce** functionality.
Later this year, look for a fourth element in the Scala formula: new
applications...

...JobBOSS Software. Tracer, a supplier of software for building and
running transportation networks with full **electronic   commerce**
capabilities, has been folded into the Kewill E-Commerce division. JobBOSS
and its software for...
...and product configuration. Kewill ERP also is working with other Kewill
divisions to fully integrate **electronic   commerce** , warehouse management,
distribution, and transportation capabilities into its ERP suites.
       Zalesin says Kewill also wants...Connects architecture; a 100-percent
Java user interface called Net UI; and a set of **electronic   commerce**
applications. The release will transform QAD from being simply an
enterprise software vendor to more...

...framework provides flexible connectivity between the ERP system and
users, information sources, other applications, and **electronic   commerce**
systems.
       The new architecture also supports Web site address linking from
MFG/PRO to Web...of MFG/PRO, position the company for better future
returns. "We want to lead the **electronic   commerce** revolution," pledges

Lopker.
    18 ABB Automation
    MES products span manufacturing industries
    In January, Zurich-based...

...in the automation busi ness, supplying high value-added capabilities."
    19 i2 Technologies
    APS meets **electronic   commerce**
    i2 Technologies currently is the leading supplier of supply chain
management software, and its management...allow companies to build
Web-based systems through which their customers can place orders, receive
customer support **information** , and **check** billing status.
    According to Singh, combining these systems with i2's Rhythm planning
& scheduling applications will allow i2 customers to build "complete
end-to-end intelligent **electronic   commerce** solutions." He also says
i2's primary focus over the coming months will be bringing...

...front- and back-end systems that can quickly leapfrog them to being a
leading-edge **electronic   commerce** company."
    20 Industri-Matematik
    International
    SCE meets customer relationship management
    The past year has seen...

...complex logistics environments. Both products support the multicurrency,
multilanguage culture of global manufacturers and provide **electronic
commerce** capabilities that allow companies to collaborate with customers
and partners.
    "We are focusing a great deal of effort on helping organizations make
the move into **electronic   commerce** ," says Geraci. "We believe CEOs at
every company are looking at **electronic   commerce** strategies, and so
every major customer is thinking about some kind of **electronic   commerce**
initiative. The trend is for multiple channels and multiple business models
within an enterprise."
    According...

...s a major trend toward revenue growth as opposed to cost containment;
and secondly, the **Internet** and **electronic   commerce** are causing
everyone to think through their supply chains," says Geraci. As companies
determine their...says the company also has development teams working to
ensure those solutions include the appropriate **electronic   commerce**
components, including tools that promote collaboration among supply chain
partners.
    As an indication of its...industry innovator, PSDI has launched a new
company, MRO.com, to expand the focus on **electronic   commerce** and
Internet-based desktop procurement. "We have a history of firsts," says Rob
Bloom, a...

...MRO.com. PSDI plans to allocate this new capital to MRO.com's
development of **Internet** -based MRO **commerce** products, and to develop
content and add suppliers to the community. "We also will ...and we are
pleased with the level of commitment, which will forge even stronger MRO
electronic   commerce solutions that integrate the best in enterprise
asset maintenance and MRO solutions."
    "We have the...

...means the system must include front-office features, advanced planning &
scheduling capabilities, and support for **electronic   commerce** . MAPICS
has added these features to its system in recent years, often through
alliances with...

...programming language is playing a crucial role in equipping the MAPICS
XA suite to support **electronic   commerce** . The MAPICS **electronic
commerce** strategy with a Java-based user interface called eWorkplace
allows users to access any part...

...can be accessed virtually anywhere, on regular PCs, thin-client
machines, or remote terminals. The **electronic   commerce** initiative also
includes COM...They don't make the software--they make it better
        Without doubt, ILOG is a **stealth** solutions provider in the supply
chain management (SCM) software space, and certainly one of the...

...products," says Dennis Vohs, chairman and CEO. "Simultaneously, we are
moving toward systems oriented around **electronic   commerce** and the Web."
        Renaissance CS is Ross Systems' ERP suite that features such
process-industry...companies, but we were Euro-compliant from the start."
        Within the next nine months, new **electronic   commerce** capabilities
will be added into the Adonix X3 product. "With a browser-based interface,
companies...acquisitions to further round out our offering," says Endle.
"Our customers are clearly looking for **electronic   commerce** and
front-office solutions, and those will be a strong focus for us."
        36 LIS...number of companies to offer advanced planning & scheduling
functionality, and with Trilogy Development to offer **electronic   commerce**
 and order configuration capabilities. Glovia also will soon select a
product data management system partner...marketplace for themselves,
whereas we are presenting a broad offering. A lot of suppliers offer
electronic   commerce or customer support as separate modules, but we are
offering these things as part of...

...It has become fashionable for business software suppliers to trumpet
their Web-enabled applications and **electronic   commerce** capabilities,
but Symix Systems continues to tell medium-sized manufacturers and
distributors that its products...

...taken--the entire infrastructure behind it. We are focusing on the
execution side of the **electronic   commerce** supply chain."
        Symix molded its product line to support this strategy roughly two
years ago...

...quickly ship them directly to customers."
        While none of this necessarily requires the use of **electronic
commerce** , manufacturers and distributors soon will find that they simply
cannot satisfy their customers' demand for...

...prepared when that day arrives. "The prevailing belief is that everyone
already is engaged in **electronic   commerce** ," De Rosa says, adding, "That
absolutely is not the case. Most medium-sized companies are...

...becoming Internet-enabled." Symix has an agreement with MCI WorldCom
that calls for creating an **electronic   commerce** platform specifically
for medium-sized manufacturers and distributors. "Most of ...in which
medium-sized manufacturing and distribution companies live," she says. "We
know that as **electronic   commerce** technology expands, users' lives are
going to become even more chaotic than they are now...

...the dynamic scheduling capabilities inherent in APS systems--will be
critical for the execution of **electronic   commerce** applications. It will
not be enough for companies to simply set up a Web site...can significantly
lower the cost of networking the system, but it also prepares it for
electronic   commerce ," Stuckey says.

MSS for Objects targets a broad range of discrete and process manufacturers. The...information exchange, Battiau says. She also believes that early adopters view Internet business-to-business **electronic commerce** as the real Year 2000 issue. "The Internet has become such an important part of...

20/3,K/6   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09708203   SUPPLIER NUMBER: 19691219   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Web certification touts lower risks **on 'net. (National** Computer
   Security Association's web certification program, company risks)
Daniels, Susan
National Underwriter Property & Casualty-Risk & Benefits Management, v101,
n31, p19(1)
August 4, 1997
ISSN: 1042-6841   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 836   LINE COUNT: 00071

Web certification touts lower risks **on 'net. (National** Computer
   Security Association's web certification program, company risks)
...   and maintenance costs at risk, according to Mr. Gordon, who
explained that some companies have **consumer   information** that requires
provides "third-party" **verification**
       Mr. Gordon gave details of the process, which test the client's
existing security. The...

...the hardware is kept, which must be secured against unauthorized people
from walking in and **stealing** or tampering with data or machinery.
   ,   The logical environment includes the use of passwords or...
...the disgruntled employee from taking revenge via the computer system.
       Mr. Gordon added, "components of **electronic   purchases** are
separated so access is limited." He explained this as fragmentation of
financial or sensitive...

20/3,K/7   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05921390   SUPPLIER NUMBER: 12650463   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Technology explosion shapes marketing's future.
Moore, Anne Morgan
Bank Marketing, v24, n5, p24(4)
May, 1992
ISSN: 0888-3149   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3171   LINE COUNT: 00270

TEXT:
       The 1990s will belong to the banks that can help make **theft**
customers' lives easier. This change will be accomplished in part through
new opportunities afforded by...
...   of audio cassette tapes.
       Infomercials, or 30-minute TV ads, could represent the future for
·**electronic   marketing** for the financial services industry. It is
estimated that $1 billion in products were sold...

...a way to electronically reproduce a document and then store and

dissiminate that image via **computer** . **Possible** financial services
applications include checking account statements, credit card drafts and
other documents. American Express...of the functions consolidated
statements can perform.

Given the trend toward more convenient and accessible **customer
information** , the new **checking** account statement technology may well be
on the way to becoming a requirement, something providers...

...Debit transactions created by off-line programs require two to three
days to complete. However, **electronic** network **transactions** can debit a
customer's account instantly.

The interrelationship among ATMs, debit cards and credit...

Set	Items	Description
S1	758	FRAUD? OR DECEPTION? OR THEFT OR THIEV? OR LARCENY OR STEA-L? OR ROBBERY OR CHEAT? OR SWINDL? OR DISHONEST?
S2	21023	CALCULAT? OR DETERMIN? OR COMPUT??? OR FIGURE??? OR ESTIMA-T? OR GAUG?
S3	6926	POTENTIAL? OR LIKELIHOOD OR RELATIVE OR POSSIBL? OR PROBAB-LE OR PROBABILITY OR LIKELY
S4	8114	CHECK??? OR COMPAR??? OR VERIFY? OR VERIFI? OR CONFIRM??? - OR VALIDAT? OR AFFIRM? OR CORROBORAT? OR AUTHENTICAT?
S5	1824	(PURCHASER? OR BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR USER?)(1W)(DATA OR INFO OR INFORMATION) OR (SHIP? OR DELI-VERY OR BILL?)(2W)ADDRESS? OR (AREA OR POSTAL)()CODE? OR PHON-E()NUMBER? OR ZIP
S6	1846	RISK OR RISKS OR CHANCE OR SCORE
S7	1886	S2(S)S3
S8	107	S7 AND S6
S9	7	S8 AND S1
S10	50	S7 AND S1
S11	5	S10 AND S5
S12	4	RD (unique items)
S13	138	S1 AND (S7 OR S6)
S14	13	S13 AND S5
S15	9	RD (unique items)

File 256:TecInfoSource 82-2005/Jan
        (c) 2005 Info.Sources Inc

15/3,K/1
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00155463   DOCUMENT TYPE: Review

PRODUCT NAMES: Software Testing (830237)

TITLE: Tools Help Squash Bugs
AUTHOR: Babcock, Charles
SOURCE: Information Week,   n1041 p54(2) May 30, 2005
ISSN: 8750-6874
HOMEPAGE: http://www.informationweek.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis

REVISION DATE: 20051000

...of application project managers. Among them are Agitatar Software's
Agitator, Fortify Software's Application **Risk** Analyzer, Parasoft's JTest
and C++Test, and LogicLibrary's LogicScan. A company such as...

...is particularly concerned that it leaves no passages of entry that would
allow intruders to **steal** **customer** financial **data** . It uses Fortify
Software's Application **Risk** Analyzer to scan the daily rebuild of project
source code and detect potential problems before...

15/3,K/2
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00153291   DOCUMENT TYPE: Review

PRODUCT NAMES: Content Security (805963); Security (836192)

TITLE: Offshore Outsourcing: Is Your Data Safe?
AUTHOR: Schmerken, Ivy
SOURCE: Wall Street & Technology,   v22 n5 p14(5) May 2004
ISSN: 1060-989X
HOMEPAGE: http://www.wallstreetandtech.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis

REVISION DATE: 20050300

A discussion is provided of 'data security **risks** and privacy concerns,
and how these issues can be mitigatedk when outsourcing financial services
IT...

...on security measures and data access policies provided by another
company. The most high-profile **risks** are those related to access,
storage, and transfer of data. Compliance with such regulations as
Gramm-Leach-Bliley, which requires privacy protection for **customer** **data**
and forbids data sharing with other entities without permission, is
requiring firms to secure data...

...party outsourcing arrangements, and, in 2002, the Office of the

Comptroller of the Currency issued **risk** management guidance for banks
that use foreign-based third-party service providers. To reduce exposure...

...50,000 to share a firm data with a competitor. Among topics covered are
increased **risk** when

DESCRIPTORS: Financial Institutions; **Fraud** Protection; Outsourcing;
    Security

15/3,K/3
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00152355   DOCUMENT TYPE: Review

PRODUCT NAMES: DataSecure Platform (206423)

TITLE: Breach of Trust: Data breaches are a constant threat and put...
AUTHOR: Hulme, George V Kontzer, Tony
SOURCE: Information Week,   v987 p58(7) May 3, 2004
ISSN: 8750-6874
HOMEPAGE: http://www.informationweek.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20040730

Identity **theft** and security breaches are growing problems that are
leading consumers to distrust buying over the Internet. Recent problems
include the **theft** of **customer information** from GMAC Insurance,
Equifax Canada, a consultant working for Wells Fargo, and several
universities. Baker...
...against attacks. Firewalls are a common defense. Symantec also reports
that viruses and worms that **steal** personal information are increasing at
a fast rate. Other security threats are **computer** and hard drive thefts.
Data encryption is a **possible** solution, but encrypted data is difficult
to manage and use, and slows down system performance...

...come internal sources. Credit card companies have deployed a variety of
security measures to detect **risks** and threats. Technology is also
available to detect suspicious activity. ID Analytics is a firm selling
software that analyzes and applies an ID **score** based on the **likelihood**
of being **fraudulent** .

DESCRIPTORS: Computer Security; E-Commerce; Financial Institutions;
    Firewalls; **Fraud** Protection; Privacy

15/3,K/4
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00151326   DOCUMENT TYPE: Review

**PRODUCT NAMES: Intellectual Property (841617); Offshore Development
(847909)**

TITLE: At Risk **Offshore: U.S. companies outsourcing their software...**
AUTHOR: Fitzgerald, Michael
SOURCE: CIO,   · v17 n4   p78(5) Nov 15, 2003
ISSN: 0894-9301
HOMEPAGE: http://www.cio.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20040430

TITLE: At Risk **Offshore: U.S. companies outsourcing their software......**

...of tremendous outsourcing. While many companies will save money by
outsourcing its software development, the **risk** of industrial **theft** in
Third World countries that do not have laws on the books to protect foreign
...

...to do their due diligence and not outsource development to the cheapest
vendor. As more **customer** **data** flows between the companies and those
with whom they send their work, it is even...

 15/3,K/5
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00145962   DOCUMENT TYPE: Review

PRODUCT NAMES: Nightingale   (165956)

**TITLE: RSA looks to lock down personal data: Nightingale splits
encrypted...**
AUTHOR: Fisher, Dennis
SOURCE: eWeek,   v20 n15 p1(2) Apr 14, 2003
ISSN: 1530-6283
HOMEPAGE: http://www.eweek.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030730

RSA Security's Nightingale is meant to reduce the hacker's ability to
steal information by compromising just one machine. Nightingale is based
on the secret sharing cryptographic concept...
...separate server. This dividing of data prevents a hacker who finds half
the ciphertext from **determining** the other half and the security data.
Nightingale will resolve many difficulties related to security...

...for portable credentials without seeing the actual keys, which
eliminates the need to store private **user** **data** at a central vendor's
location, such as Microsoft. Users log into an application via...

...the application server and the other half goes to the Nightingale
server. Security experts see **potential** in Nightingale, but also foresee
some early limitations, including the ability of an administrator to...

15/3,K/6
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00144159   DOCUMENT TYPE: Review

PRODUCT NAMES: Smart Cards (836915); Company--MasterCard International Inc (879151)

TITLE: MasterCard Builds Smart Card Partnerships
AUTHOR: Amato-McCoy, Deena
SOURCE: Bank Systems & Technology, p42(3) Nov 2002
ISSN: 1045-9472
HOMEPAGE: http://www.banktech.com

RECORD TYPE: Review
REVIEW TYPE: Company

REVISION DATE: 20030630

...magnetic stripes and embedded smart chips. Smart cards have not caught
on quickly due to **risk** management techniques and programs banks use to
control **fraud** efficiently. Some of these programs are not available
outside of the U.S. Also, telecommunications...
...This allows consumers to store a variety of information on their smart
cards, such as **billing   addresses** , **phone   numbers** , passwords, and
membership numbers. The standard gives cardholders more control over
personal information and greater...

15/3,K/7
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00135258   DOCUMENT TYPE: Review

PRODUCT NAMES: ClearCommerce Engine (083119)

TITLE: ClearCommerce aims to squelch international credit card fraud
AUTHOR: Messmer, Ellen
SOURCE: Network World,   v18 n47 p25(2) Nov 19, 2001
ISSN: 0887-7661
HOMEPAGE: http://www.nwfusion.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20020330

TITLE: ClearCommerce aims to squelch international credit card fraud

ClearCommerce's ClearCommerce Engine **fraud** prevention software now
includes GeoLocator software that identifies purchaser locations and checks
purchase orders for known high- **risk** characteristics. For instance,
impostors always use free e-mail accounts, but GeoLocator can identify the
...

...s IP address. When someone places an order from overseas but uses a U.S.

delivery   address , there is a high **risk** of **fraud** . ClearCommerce
learned this by surveying a sample of over 1,100 merchants. **Fraud**
patterns were revealed from examination of 6 million Internet transactions
during an 18-month period...

...each purchase order on a scale of 1 to 100, based on low or high **risk** ,
and advises rejection or acceptance by the merchant. According to the
sampling of **customer   data** used, Yugoslavia, the Ukraine, Indonesia, and
Lithuania are the countries with the highest **risk** of credit card **fraud**
to U.S.-based online sellers. ClearCommerce Engine with GeoLocator's
closest competitor is CyberSource...

DESCRIPTORS: Credit Cards; E-Commerce; **Fraud** Protection; Globalization;
    Retailers

 15/3,K/8
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00131464   DOCUMENT TYPE: Review

PRODUCT NAMES: CompuTrace 8.0   (613347)

TITLE: Computrace locates stolen laptops: When properly installed...
AUTHOR: Windman, Russell
SOURCE: eWeek,   v18 n24   p66(2) Jun 18, 2001
ISSN: 1530-6283
HOMEPAGE: http://www.eweek.com

RECORD TYPE: Review
REVIEW. TYPE: Review
GRADE: B

REVISION DATE: 20010830

...it is a good addition to any corporate security configuration.
Computrace 8.0 installs a **stealthy** agent (an 8KB virtual device driver)
on the hard drive, which communicates with Absolute's monitoring service at
scheduled intervals. If a **theft** report is filed via phone, fax, or Web,
Absolute's server tells the agent to call more often. About half of
computers reported stolen actually do call in. Absolute Recovery Services
logs **phone   numbers** , IP addresses, and time/date to create a warrant
request. Absolute reports that 95 percent...

...are served on the Internet service provider(ISP), which must provide the
address of the **possible** perpetrator so that police can recover the
computer .

 15/3,K/9
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00129346   DOCUMENT TYPE: Review

PRODUCT NAMES: Fraud **Protection (844829); Internet Shopping (840432**

TITLE: CyberSource: At a time when consumers are well protected, this...
AUTHOR: Roberts-Witt, Sarah L

SOURCE: Internet World, p50(2) Apr 1, 2001
ISSN: 1097-8291
HOMEPAGE: http://www.iw.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010530

PRODUCT NAMES: Fraud **Protection...**

...provider, is building a business on the ability to help 'merchants guard
themselves against online **fraud** with its **risk** protection network
services.' CyberSource has first-hand knowledge of **fraud** , having been a
victim of it when it was known as online software merchant Beyond.com.
Beyond.com, a retailer, was being peppered with **fraudulent** transactions,
so its engineers spent a few years beginning in 1994 developing and tuning
a **fraud** -screening engine that seeks IP address **fraud** patterns and other
indications of **fraud** , such as mismatched physical billing and shipping
information. CyberSource became a separate company in 1998 and has acquired
many customers (over 3,000 by recent **estimates** , including Home Depot,
Compaq, Walmart.com, and Nike) and partners (including Visa, Broadvision,
Microsoft, Blue...

...button on a Web site, a snapshot of the transaction completed is sent,
including various **customer   information** . The data are run through
CyberSource's Internet **Fraud** Screening engine, which is linked to credit
card processing networks. Processed information is given a **fraud** -
likelihood   score , which is returned to the merchant.

DESCRIPTORS: Credit Analysis; E-Commerce; **Fraud** Protection; Internet
    Shopping; Retailers; **Risk** Analysis

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2. 310,000 Exposed by LexisNexis Data Breach. By: Gray, Tim. Small Business Computing (2000), Apr2005, pN.PAG, 00p; (*AN 17195903*)

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3. NAT Enough? By: Seltzer, Larry; Rubenking, Neil J.. PC Magazine, 9/21/2004, Vol. 23 Issue 16, p92-92, 1p, 1 diagram; (*AN 14327450*)
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4. Nab Bad Guys Trying To Download... By: Hall, Mark. Computerworld, 4/26/2004, Vol. 38 Issue 17, p10-10, 3/4p, 1c; (*AN 12988214*)
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5. Software Spots Fraud. By: Shafer, Scott Tyler. InfoWorld, 3/22/2004, Vol. 26 Issue 12, p30-30, 1/3p; (*AN 12608379*)
   📑 **Linked Full Text**

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6. Cellular security: better, but foes still lurk. By: Riezenman, Michael J.. IEEE Spectrum, Jun2000, Vol. 37 Issue 6, p39, 3p, 1 cartoon; (*AN 3314736*)

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7. Make your own money. By: M.A.. Datamation, 10/15/95, Vol. 41 Issue 19, p99, 1/3p; (*AN 9510304827*)

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8. Private eyes stalk computer criminals -- Investigators are hot on the trail of employees who try to beat the system using their firms' computer systems. By: Race, Tim. InformationWeek, January 8, 1990 Issue 252, p36-38, 3p; (*AN IPCA0101204*)

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Record: 1

Title:	Scheme to call fraudsters' bluff.
Source:	IT Week; 8/1/2005, Vol. 8 Issue 30, p4-4, 1/6p
Document Type:	Article
Subject Terms:	AUTHENTICATION COMPUTER crimes COMPUTER networks -- Security measures INTERNET fraud
Geographic Terms:	UNITED States
Company/Entity:	192.COM Business Services (Company)
Abstract:	The article reports that last week 192.com Business Services launched an international online ID verification system to help e-traders reduce the risk of online fraud. Ian Green of the identity authentication specialist said that his firm has compiled a master database from national directory enquiry databases worldwide. Firms can query the name, address and telephone numbers of prospective customers in real time against this data. At present, Global ID can check databases across Europe, North America and Australia, but the company hopes to expand to other countries in future.
Full Text Word Count:	175
ISSN:	1462-396X
Accession Number:	18321198
Database:	Internet and Personal Computing Abstracts